

UNITED STATES BANKRUPTCY COURT

NOTICE TO INDIVIDUAL CONSUMER DEBTOR

The purpose of this notice is to acquaint you with the four chapters of the federal Bankruptcy Code under which you may file a bankruptcy petition. The bankruptcy law is complicated and not easily described. Therefore, you should seek the advice of an attorney to learn of your rights and responsibilities under the law should you decide to file a petition with the court. Neither the judge nor the court's employees may provide you with legal advice.

Chapter 7: Liquidation (\$155 filing fee plus \$39 administrative fee plus \$15 trustee surcharge)*

1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts.
2. Under Chapter 7 a trustee takes possession of all your property. You may claim certain of your property as exempt under governing law. The trustee then liquidates the property and uses the proceeds to pay your creditors according to priorities of the Bankruptcy Code.
3. The purpose of filing a Chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, your discharge may be denied by the court, and the purpose for which you filed the bankruptcy petition will be defeated.
4. Even if you receive a discharge, there are some debts that are not discharged under the law. Therefore, you may still be responsible for such debts as certain taxes and student loans, alimony and support payments, criminal restitution, and debts for death or personal injury caused by driving while intoxicated from alcohol or drugs.
5. Under certain circumstances you may keep property that you have purchased subject to a valid security interest. Your attorney can explain the options that are available to you.

Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$155 filing fee plus \$39 administrative fee)*

1. Chapter 13 is designed for individuals with regular income who are temporarily unable to pay their debts but would like to pay them in installments over a period of time. You are only eligible for Chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
2. Under Chapter 13 you must file a plan with the court to repay your creditors all or part of the money that you owe them, using your future earnings. Usually the period allowed by the court to repay your debts is three years, but not more than five years. Your plan must be approved by the court before it can take effect.
3. Under Chapter 13, unlike Chapter 7, you may keep all your property, both exempt and non-exempt, as long as you continue to make payments under the plan.
4. After completion of payments under your plan, your debts are discharged except alimony and support payments, student loans, certain debts including criminal fines and restitution and debts for death or personal injury caused by driving while intoxicated from alcohol or drugs, and long term secured obligations.

Chapter 11: Reorganization (\$800 filing fee plus \$39 administrative fee)*

Chapter 11 is designed primarily for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision for an individual to file a Chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer (\$200 filing fee plus \$39 administrative fee)*

Chapter 12 is designed to permit family farmers to repay their debts over a period of time from future earnings and is in many ways similar to a Chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family owned farm.

* Fees are subject to change and should be confirmed before filing.

ACKNOWLEDGEMENT

I, the debtor, affirm that I have read this notice.

Case Number

June 16, 2005

Date

/s/ **Billy S. Bulkley**
Billy S. Bulkley

/s/ **Tammy L. Bulkley**
Debtor **Tammy L. Bulkley**

Joint Debtor, if any

INSTRUCTIONS: If the debtor is an individual, a copy of this notice personally signed by the debtor must accompany any bankruptcy petition filed with the Clerk. If filed by joint debtors, the notice must be personally signed by each. Failure to comply may result in the petition not being accepted for filing.

FORM B1		United States Bankruptcy Court Western District of New York		Voluntary Petition																
Name of Debtor (if individual, enter Last, First, Middle): Bulkley, Billy S.			Name of Joint Debtor (Spouse) (Last, First, Middle): Bulkley, Tammy L.																	
All Other Names used by the Debtor in the last 6 years (include married, maiden, and trade names): dba Town And Country Disposal Service			All Other Names used by the Joint Debtor in the last 6 years (include married, maiden, and trade names):																	
Last four digits of Soc. Sec. No./Complete EIN or other Tax I.D. No. (if more than one, state all): 6540			Last four digits of Soc. Sec. No./Complete EIN or other Tax I.D. No. (if more than one, state all): 6645																	
Street Address of Debtor (No. & Street, City, State & Zip Code): 3014 Beeman Hollow Road Addison, NY 14801			Street Address of Joint Debtor (No. & Street, City, State & Zip Code): 3014 Beeman Hollow Road Addison, NY 14801																	
County of Residence or of the Principal Place of Business: Steuben			County of Residence or of the Principal Place of Business: Steuben																	
Mailing Address of Debtor (if different from street address):			Mailing Address of Joint Debtor (if different from street address):																	
Location of Principal Assets of Business Debtor (if different from street address above):																				
Information Regarding the Debtor (Check the Applicable Boxes)																				
Venue (Check any applicable box) <input checked="" type="checkbox"/> Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. <input type="checkbox"/> There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.																				
Type of Debtor (Check all boxes that apply) <input checked="" type="checkbox"/> Individual(s) <input type="checkbox"/> Railroad <input type="checkbox"/> Corporation <input type="checkbox"/> Stockbroker <input type="checkbox"/> Partnership <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Other _____ <input type="checkbox"/> Clearing Bank			Chapter or Section of Bankruptcy Code Under Which the Petition is Filed (Check one box) <input checked="" type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 13 <input type="checkbox"/> Chapter 9 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Sec. 304 - Case ancillary to foreign proceeding																	
Nature of Debts (Check one box) <input checked="" type="checkbox"/> Consumer/Non-Business <input type="checkbox"/> Business			Filing Fee (Check one box) <input checked="" type="checkbox"/> Full Filing Fee attached <input type="checkbox"/> Filing Fee to be paid in installments (applicable to individuals only) Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form No. 3.																	
Chapter 11 Small Business (Check all boxes that apply) <input type="checkbox"/> Debtor is a small business as defined in 11 U.S.C. § 101 <input type="checkbox"/> Debtor is and elects to be considered a small business under 11 U.S.C. § 1121(e) (Optional)																				
Statistical/Administrative Information (Estimates only) <input type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors. <input checked="" type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.					THIS SPACE IS FOR COURT USE ONLY															
Estimated Number of Creditors <table style="width: 100%; text-align: center;"> <tr> <td>1-15</td> <td>16-49</td> <td>50-99</td> <td>100-199</td> <td>200-999</td> <td>1000-over</td> </tr> <tr> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input checked="" type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> </table>						1-15	16-49	50-99	100-199	200-999	1000-over	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>			
1-15	16-49	50-99	100-199	200-999		1000-over														
<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>														
Estimated Assets <table style="width: 100%; text-align: center;"> <tr> <td>\$0 to \$50,000</td> <td>\$50,001 to \$100,000</td> <td>\$100,001 to \$500,000</td> <td>\$500,001 to \$1 million</td> <td>\$1,000,001 to \$10 million</td> <td>\$10,000,001 to \$50 million</td> <td>\$50,000,001 to \$100 million</td> <td>More than \$100 million</td> </tr> <tr> <td><input checked="" type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> </table>					\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	More than \$100 million	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	More than \$100 million													
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>													
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\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	More than \$100 million													
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>													

Voluntary Petition <i>(This page must be completed and filed in every case)</i>		Name of Debtor(s): Bulkley, Billy S. & Bulkley, Tammy L.	
Prior Bankruptcy Case Filed Within Last 6 Years (If more than one, attach additional sheet)			
Location Where Filed: None		Case Number:	Date Filed:
Pending Bankruptcy Case Filed by any Spouse, Partner or Affiliate of this Debtor (If more than one, attach additional sheet)			
Name of Debtor: None		Case Number:	Date Filed:
District:		Relationship:	Judge:
Signatures			
Signature(s) of Debtor(s) (Individual/Joint) I declare under penalty of perjury that the information provided in this petition is true and correct. [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under Chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.		Exhibit A (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11) <input type="checkbox"/> Exhibit A is attached and made a part of this petition.	
X <u>/s/ Billy S. Bulkley</u> Signature of Debtor Billy S. Bulkley X <u>/s/ Tammy L. Bulkley</u> Signature of Joint Debtor Tammy L. Bulkley Telephone Number (If not represented by attorney) <u>June 16, 2005</u> Date		Exhibit B (To be completed if debtor is an individual whose debts are primarily consumer debts) I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. X <u>/s/ Stewart E. McDivitt</u> 6/16/05 Signature of Attorney for Debtor(s) Date	
Signature of Attorney X <u>/s/ Stewart E. McDivitt</u> Signature of Attorney for Debtor(s) Stewart E. McDivitt Printed Name of Attorney for Debtor(s) STEWART E. McDIVITT, Esq. Firm Name Route 14 & Ayers Street, P.O. Box 359 Address Montour Falls, NY 14865 (607) 535-4528 Telephone Number June 16, 2005 Date		Exhibit C Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? <input type="checkbox"/> Yes, and Exhibit C is attached and made a part of this petition. <input checked="" type="checkbox"/> No	
Signature of Debtor (Corporation/Partnership) I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor. The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.		Signature of Non-Attorney Petition Preparer I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document. Printed Name of Bankruptcy Petition Preparer Social Security Number (Required by 11 U.S.C. § 110(c).) Address Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document: If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.	
X _____ Signature of Authorized Individual _____ Printed Name of Authorized Individual _____ Title of Authorized Individual _____ Date		X _____ Signature of Bankruptcy Petition Preparer _____ Date A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. § 110; 18 U.S.C. § 156.	

**United States Bankruptcy Court
Western District of New York**

IN RE:

Case No. _____

Bulkley, Billy S. & Bulkley, Tammy L.

Chapter **7**

Debtor(s)

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts from Schedules D, E, and F to determine the total amount of the debtor's liabilities.

AMOUNTS SCHEDULED

NAME OF SCHEDULE	ATTACHED (YES/NO)	NUMBER OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	0.00		
B - Personal Property	Yes	2	3,608.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		0.00	
E - Creditors Holding Unsecured Priority Claims	Yes	1		0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	9		28,068.00	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			1,082.00
J - Current Expenditures of Individual Debtor(s)	Yes	1			1,290.00
Total Number of Sheets in Schedules		19			
Total Assets			3,608.00		
Total Liabilities				28,068.00	

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Debtor(s)

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a co-tenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, or both own the property by placing an "H" for Husband, "W" for Wife, "J" for Joint, or "C" for Community in the column labeled "HWJC." If the debtor holds no interest in real property, write "None" under "Description and Location of Property".

Do not include interests in executory contracts and unexpired leases on the schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a security interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim".

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	H W J C	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
see Schedule B, #33 for mobile home		J	0.00	0.00
TOTAL			0.00	

(Report also on Summary of Schedules)

Debtor(s)

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "X" in the appropriate position in the column labeled "None". If additional space is needed in any category, attached a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H" for Husband, "W" for Wife, "J" for Joint, or "C" for Community in the column labeled "HWJC." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions only in Schedule C - Property Claimed as Exempt.

Do not include interests in executory contracts and unexpired leases on the schedule. List them in Schedule G - Executory Contracts and Unexpired Leased.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property".

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	H W J C	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1. Cash on hand.		on person	H	20.00
		on person	W	20.00
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		checking account at SERVU FCU	H	1.00
		savings account at SERVU FCU	H	9.00
3. Security deposits with public utilities, telephone companies, landlords, and others.	X			
4. Household goods and furnishings, include audio, video, and computer equipment.		2 DVD players	J	20.00
		2 VCR players	J	5.00
		average furniture, furnishings and appliances	J	750.00
		stereo	J	20.00
		third TV	J	50.00
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		100 cassette tapes	J	50.00
		15 dolphins collection	J	30.00
		25 books	J	20.00
		30 DVD's	J	30.00
		40 CD's	J	40.00
		60 VCR tapes	J	100.00
6. Wearing apparel.		average man and woman's wardrobe	J	75.00
7. Furs and jewelry.		3 small diamond rings	J	200.00
		diamond necklace	W	135.00
		small diamond ring	W	50.00
		watch	H	2.00
		wedding rings	J	50.00
		polaroid camera	J	5.00
8. Firearms and sports, photographic, and other hobby equipment.				
9. Interest in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10. Annuities. Itemize and name each issue.	X			
11. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Itemize.	X			
12. Stock and interests in incorporated and unincorporated businesses. Itemize.	X			

Debtor(s)

SCHEDULE B - PERSONAL PROPERTY
(Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	H W J C	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
13. Interests in partnerships or joint ventures. Itemize.		one third interest in Town and Country Disposal Service	H	0.00
14. Government and corporate bonds and other negotiable and non-negotiable instruments.	X			
15. Accounts receivable.	X			
16. Alimony, maintenance, support, and property settlements in which the debtor is or may be entitled. Give particulars.	X			
17. Other liquidated debts owing debtor including tax refunds. Give particulars.	X			
18. Equitable or future interest, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.	X			
19. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
20. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.		old workman's compensation case from 4 years ago.	H	unknown
21. Patents, copyrights, and other intellectual property. Give particulars.	X			
22. Licenses, franchises, and other general intangibles. Give particulars.	X			
23. Automobiles, trucks, trailers, and other vehicles and accessories.		1993 Taurus wagon, 6 cyl. with 98,000 miles, 1FALP5849PG214036	H	750.00
24. Boats, motors, and accessories.	X			
25. Aircraft and accessories.	X			
26. Office equipment, furnishings, and supplies.		one third interest in filing cabinet, typewriter and office supplies	H	100.00
27. Machinery, fixtures, equipment, and supplies used in business.	X			
28. Inventory.	X			
29. Animals.		dog	J	1.00
30. Crops - growing or harvested. Give particulars.	X			
31. Farming equipment and implements.	X			
32. Farm supplies, chemicals, and feed.	X			
33. Other personal property of any kind not already listed. Itemize.		1972 mobilehome	W	1,000.00
		grill	J	25.00
		push mower	J	25.00
		snowblower	J	25.00
TOTAL				3,608.00

0 continuation sheets attached

(Include amounts from any continuation sheets attached.
Report total also on Summary of Schedules.)

Debtor(s)

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor elects the exemptions to which debtor is entitled under:

(Check one box)

☐ 11 U.S.C. § 522(b)(1): Exemptions provided in 11 U.S.C. § 522(d). NOTE: These exemptions are available only in certain states.☒ 11 U.S.C. § 522(b)(2): Exemptions available under applicable nonbankruptcy federal laws, state or local law where the debtor's domicile has been located for 180 days immediately preceding the filing of the petition, or for a longer portion of the 180-day period than in any other place, and the debtor's interest as a tenant by the entirety or joint tenant to the extent the interest is exempt from process under applicable nonbankruptcy law.

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT MARKET VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTIONS
<u>SCHEDULE B - PERSONAL PROPERTY</u>			
on person	Debtor & Creditor Law § 283	20.00	20.00
checking account at SERVU FCU	Debtor & Creditor Law § 283	1.00	1.00
savings account at SERVU FCU	Debtor & Creditor Law § 283	9.00	9.00
average furniture, furnishings and appliances	CPLR § 5205(a)(5)	750.00	750.00
25 books	CPLR § 5205(a)(2)	20.00	20.00
average man and woman's wardrobe	CPLR § 5205(a)(5)	75.00	75.00
watch	CPLR § 5205(a)(6)	2.00	2.00
wedding rings	CPLR § 5205(a)(6)	50.00	50.00
old workman's compensation case from 4 years ago.	Debtor & Creditor Law § 282(3)(iii)	7,500.00	unknown
1993 Taurus wagon, 6 cyl. with 98,000 miles, 1FALP5849PG214036	Debtor & Creditor Law § 282(1)	750.00	750.00
one third interest in filing cabinet, typewriter and office supplies	CPLR § 5205(a)(7)	100.00	100.00
1972 mobilehome	CPLR § 5205(h)	1,000.00	1,000.00

Debtor(s)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests. List creditors in alphabetical order to the extent practicable. If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C," respectively, in the column labeled "HWJC."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

☒ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	H W J C	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND MARKET VALUE OF PROPERTY SUBJECT TO LIEN	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL UNSECURED PORTION, IF ANY
Account No.							
			Value \$				
Account No.							
			Value \$				
Account No.							
			Value \$				
Account No.							
			Value \$				
Account No.							
			Value \$				

0 Continuation Sheets attached

Subtotal
(Total of this page)

(Complete only on last sheet of Schedule D) **TOTAL**

(Report total also on Summary of Schedules)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them or the marital community may be liable on each claim by placing an "H," "W," "J," or "C," respectively, in the column labeled "HWJC."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotal" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Repeat this total also on the Summary of Schedules.

☒ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

TYPES OF PRIORITY CLAIMS

(Check the appropriate box(es) below if claims in that category are listed on the attached sheets)

☐ **Extensions of credit in an involuntary case**

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(2)

☐ **Wages, salaries, and commissions**

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$4,925* per person earned within 90 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(3).

☐ **Contributions to employee benefit plans**

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

☐ **Certain farmers and fishermen**

Claims of certain farmers and fishermen, up to a maximum of \$4,925* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(5).

☐ **Deposits by individuals**

Claims of individuals up to a maximum of \$2,225* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(6)

☐ **Alimony, Maintenance, or Support**

Claims of a spouse, former spouse, or child of the debtor for alimony, maintenance, or support, to the extent provided in 11 U.S.C. § 507(a)(7).

☐ **Taxes and Other Certain Debts Owed to Governmental Units**

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

☐ **Commitments to Maintain the Capital of an Insured Depository Institution**

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

* Amounts are subject to adjustment on April 1, 2007, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

0 Continuation Sheets attached

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code and last four digits of any account number of all entities holding unsecured claims without priority against the debtor or the property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C," respectively, in the column labeled "HWJC."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

☐ Check this box if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No. 2507 Americredit Financial 1100 West Grove Parkwy, Suite 101 Phoenix, AZ 85283		H	2003 repossessed vehicle				7,590.00
Account No. Americredit Financial C/O Oxford Management CS9018 Melville, NY 11747		J	notice only				0.00
Account No. Armstrong Telephone Co. C/O Hornell Collection Bureau 136 East Front Street Addison, NY 14801		J	1995 telephone bill				205.00
Account No. 9970 Avon Products, Inc. C/O LTD Financial Services PO Box 630769 Houston, TX 77263		W	2003 Avon				60.00
Account No. 811C BMG Music Services P.O. Box 1958 Indianapolis, IN 46291-1958		H	2003 mail order				105.00
Subtotal (Total of this page)							7,960.00
(Complete only on last sheet of Schedule F) TOTAL (Report total also on Summary of Schedules)							

8 Continuation Sheets attached

Debtor(s)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B T O R	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No. 8015 Brighter Vision Learning Adventures PO Box 9038 Buffalo, NY 14269-9038		W	2003 book club				35.00
Account No. CAC Financial Corp. 2601 NW Expressway Suite 1000 East Oklahoma City, OK 73112-7236		J	notice only same as Sam's Club				0.00
Account No. 7647 Children's BOMC C/O Penn Credit Corp. PO Bo 988 Columbus, OH 43236		H	notice only				0.00
Account No. 7647 Children's BOMC Customer Service Center Camp Hill, PA 17012		J	2002-2003 book club				27.00
Account No. Children's BOMC C/O Allied Interstate PO Box 361445 Columbus, OH 43236		J	notice only				0.00
Account No. 7657 Citgo Credit Processing Center Des Moines, IA 50362-0300		H	2002 credit card				433.00
Account No. Citgo Credit C/O Northland Group PO Box 309905 Edina, MN 55439		J	notice only				0.00

Sheet 1 of 8 Continuation Sheets attached to Schedule FSubtotal
(Total of this page)**495.00**(Complete only on last sheet of Schedule F) **TOTAL**

(Report total also on Summary of Schedules)

Debtor(s)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B T O R	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No. 9740 Citi Cards P.O. Box 8118 S. Hackensack, NJ 07606-8118		J	credit card				2,485.00
Account No. CitiBank C/O Academy Collection Services 10965 Decatur Road Philadelphia, PA 19154-3210		J	notice only				0.00
Account No. Citifinancial C/O New Century Financial 2 Ridgedale Ave, Suite 104 Cedar Knolls, NJ 07927		J	notice only				0.00
Account No. Citifinancial C/O Mel S. Harris And Assoc. 116 John Street, Suite 1510 New York, NY 10038		J	notice only				0.00
Account No. 9645 Citifinancial Co. P.O. Box 629 Bath, NY 14810-0629		H	2003 credit card				1,740.00
Account No. 8777 Columbia House P.O. Box 1114 Terre Haute, IN 47811-1114		H	2003 mail order				98.00
Account No. 3346 Corning Hospital 176 Denison Pkwy. E. Corning, NY 14830		W	2004 medical				25.00

Sheet 2 of 8 Continuation Sheets attached to Schedule FSubtotal
(Total of this page)**4,348.00**(Complete only on last sheet of Schedule F) **TOTAL**

(Report total also on Summary of Schedules)

Debtor(s)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B T O R	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No. Corning Hospital C/O Creditors Collection Services PO Box 66 Elmira, NY 14902		W	2002 medical				216.00
Account No. 2148 DIRECTV P.O. Box 78627 Phoenix, AZ 85062		H	2004 cable bill				95.00
Account No. 6295 Discover P.O. Box 15251 Wilmington, DE 19886-5251		H	2002 credit card				1,602.00
Account No. 8842 Figis Inc. C/O Chase Receivables 1247 Broadway Sonoma, CA 95476		H	2003 catalog credit card				261.00
Account No. 8373 Finger Hut P.O. Box 166 Newark, NJ 07101		H	2003 catalog credit account				838.00
Account No. 7947 GE Capital Corp. PO Box 960061 Orlando, FL 32896-0061		H	credit card				1,058.00
Account No. Grolier Books C/O RMCB 2269 Sawmill River Rd., Bldg. 3 Elmsford, NY 10523		J	2003 book club				48.00

Sheet 3 of 8 Continuation Sheets attached to Schedule FSubtotal
(Total of this page)**4,118.00**(Complete only on last sheet of Schedule F) **TOTAL**

(Report total also on Summary of Schedules)

Debtor(s)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B T O R	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No. 6726 Handyman Club Of America C/O RMCB 2269 South Sawmill River Rd., Bldg. 3 Elmsford, NY 10523		H	notice only				0.00
Account No. 8015 Handyman Club Of America PO Box 3412 Minnetonka, MN 55343		H	2003 book club				24.00
Account No. 0430 JC Penney PO Box 32000 Orlando, FL 32890-0002		H	2002 credit card				1,317.00
Account No. Kenneth P Craig PO Box 257 Horseheads, NY 14845		J	notice only same as Robert Cole				0.00
Account No. MBIA C/O RMS 260 East Wentworth Ave. West St. Paul, MN 55118-3525		J	notice only				0.00
Account No. Merchants Credit Guide Co. 223 W. Jackson Blvd. Chicago, IL 60606		J	notice only same as BMG Music				0.00
Account No. 9550 Midnight Velvet 1112 Seventh Avenue Monroe, WI 53566-1364		H	2001-2003 catalog credit card				22.00

Sheet 4 of 8 Continuation Sheets attached to Schedule FSubtotal
(Total of this page)**1,363.00**(Complete only on last sheet of Schedule F) **TOTAL**

(Report total also on Summary of Schedules)

Debtor(s)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B T O R	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No. NCO Financial Systems P.O. Box 41417, Dept 99 Philadelphia, PA 19101		J	notice only same as Columbia House				0.00
Account No. Osi Collection Services PO Box 550720 Jacksonville, FL 32255-0720		J	notice only same as Discover				0.00
Account No. Palisades Collection P.O. Box 1274 Englewood Cliffs, NJ 07632-0274		J	notice only same as Providian				0.00
Account No. Palisades Collection C/O Forster & Garbus P.O. Box 9030 Farmingdale, NY 11735-9030		H	notice only				0.00
Account No. 912 Planned Parenthood Of Southern Fingerlak 310 South Main Street Horseheads, NY 14845		W	2001 medical				85.00
Account No. 0859 Providian P.O. Box 660022 Dallas, TX 75266-0022		H	2002-2003 credit card				2,122.00
Account No. Providian C/O Capital Management Services 726 Exchange Street, Suite 700 Buffalo, NY 14210		J	notice only				0.00

Sheet 5 of 8 Continuation Sheets attached to Schedule FSubtotal
(Total of this page)**2,207.00**(Complete only on last sheet of Schedule F) **TOTAL**

(Report total also on Summary of Schedules)

Debtor(s)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B T O R	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No. 9005 Reader Service PO Box 9025 Buffalo, NY 14269		W	2003 book club				34.00
Account No. 6002 Reader Service PO Box 9025 Buffalo, NY 14269		W	2003 book club				50.00
Account No. 6002 Reader Service PO Box 9025 Buffalo, NY 14269		W	2003 book club				55.00
Account No. 2701 Regional Pathology Assoc. 218 Denison Pkwy. E. Suite 2 Corning, NY 14830		W	1999 medical				80.00
Account No. 9666 Robert Cole, MD 218 Denison Parkway, East Corning, NY 14830		W	1999 medical bill				2,510.00
Account No. 0030 Rominder Singh, DDS Chemung Dental Health 170 Miller Street Horseheads, NY 14845		W	2003 dental				144.00
Account No. 9258 Sam's Club Credit Card P.O. Box 105980, Dept. 77 Atlanta, GA 30353-5980		H	2002 credit card				298.00

Sheet <u>6</u> of <u>8</u> Continuation Sheets attached to Schedule F	Subtotal (Total of this page)	3,171.00
(Complete only on last sheet of Schedule F) TOTAL		
(Report total also on Summary of Schedules)		

Debtor(s)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B T O R	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No. 5494 Sears P.O. Box 182156 Columbus, OH 43218-2156		H	2002 credit card				1,681.00
Account No. Sherman Acquisition C/O Weltman, Weinberg & Reis 323 West Lakeside Ave., Suite 200 Cleveland, OH 44113-1099		J	notice only				0.00
Account No. Sherman Acquisition C/O Redline Recovery Services 1145 Sanctuary Pkwy, Suite 350 Alpharetta, GA 30004-4756		J	notice only				0.00
Account No. Sherman Acquisition C/O Capital Management Services 726 Exchange Street, Suite 700 Buffalo, NY 14210		J	notice only same as Providian				0.00
Account No. Southern Tier Pediatrics 302 Hoffman Street Elmira,, NY 14905		J	2002-2003 medical				20.00
Account No. 6379 Spiegel FCNB Processing Center 9310 SW Gemini Drive Beaverton, OR 97078-0001		H	credit card				905.00
Account No. Stellar Collection PO Box 6960 Syracuse, NY 13217		J	notice only same as Regional Pathology				0.00

Sheet 7 of 8 Continuation Sheets attached to Schedule FSubtotal
(Total of this page)**2,606.00**(Complete only on last sheet of Schedule F) **TOTAL**

(Report total also on Summary of Schedules)

Debtor(s)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B T O R	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No. 9683 Stephen King Library Customer Service Center Camp Hill, PA 17012		H	2003 purchase of books				65.00
Account No. 8984 Swiss Colony 1112 7th Ave. Monroe, WI 53566-1364		H	2002 catalog credit card				455.00
Account No. 4586 Tanguile Adaniel, MD C/O TCB Enterprises PO Box 1224 Elmira, NY 14902		W	1999 medical				640.00
Account No. 7152 The Bradford Exchange C/O Universal Fidelity PO Box 941911 Houston, TX 77094		H	2003 mail order				35.00
Account No. Thomas J. Russell, Esq. 20 South Olive Street Media, PA 19063		J	notice only same as Swiss Colony				0.00
Account No. Zales Credit Plan C/O Academy Collection Services 10965 Decatur Road Philadelphia, PA 19154-3210		J	notice only				0.00
Account No. 0045 Zales Credit Plan PO Box 9025 Des Moines, IA 50368-9025		H	2002 purchase				605.00

Sheet <u>8</u> of <u>8</u> Continuation Sheets attached to Schedule F	Subtotal (Total of this page)	1,800.00
(Complete only on last sheet of Schedule F) TOTAL		28,068.00
	(Report total also on Summary of Schedules)	

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests.

State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease.

Provide the names and complete addresses of all other parties to each lease or contract described.

NOTE: A party listed on this schedule will not receive notice of the filing of this case unless the party is also scheduled in the appropriate schedule of creditors.

☒ Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE OF OTHER PARTIES TO LEASE OR CONTRACT	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. In community property states, a married debtor not filing a joint case should report the name and address of the nondebtor spouse on this schedule. Include all names used by the nondebtor spouse during the six years immediately preceding the commencement of this case.

☒ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by a married debtor in a chapter 12 or 13 case whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.

Debtor's Marital Status Married	DEPENDENTS OF DEBTOR AND SPOUSE	
	RELATIONSHIP Debtor Spouse Daughter Daughter Son	AGE 29 yrs 29 yrs 7 yrs. 4 yrs 5 mths
EMPLOYMENT: DEBTOR		SPOUSE
Occupation Self Employed/Partner Name of Employer Town And Country Disposal How long employed April 2003 Address of Employer Addison, NY		Self Employed Bookkeeper Same December 2003 Addison, NY

Income: (Estimate of average monthly income)	DEBTOR	SPOUSE
Current Monthly gross wages, salary, and commissions (pro rata if not paid monthly)	\$ _____	\$ _____
Estimated monthly overtime	\$ _____	\$ _____
SUBTOTAL	\$ 0.00	\$ 0.00
LESS PAYROLL DEDUCTIONS		
a. Payroll taxes and Social Security	\$ _____	\$ _____
b. Insurance	\$ _____	\$ _____
c. Union dues	\$ _____	\$ _____
d. Other (specify) _____	\$ _____	\$ _____
SUBTOTAL OF PAYROLL DEDUCTIONS	\$ 0.00	\$ 0.00
TOTAL NET MONTHLY TAKE HOME PAY	\$ 0.00	\$ 0.00
Regular income from operation of business or profession or farm (attach detailed statement)	\$ 430.00	\$ 150.00
Income from real property	\$ _____	\$ _____
Interest and dividends	\$ _____	\$ _____
Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above	\$ _____	\$ _____
Social Security or other government assistance (Specify) _____	\$ _____	\$ _____
Pension or retirement income	\$ _____	\$ _____
Other monthly income (Specify) Food Stamps	\$ 502.00	\$ _____
	\$ _____	\$ _____
	\$ _____	\$ _____
TOTAL MONTHLY INCOME	\$ 932.00	\$ 150.00
TOTAL COMBINED MONTHLY INCOME \$ <u>1,082.00</u> (Report also on Summary of Schedules)		

Describe any increase or decrease of more than 10% in any of the above categories anticipated to occur within the year following the filing of this document:

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average monthly expenses of the debtor and the debtor's family. Pro rate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate.

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

Rent or home mortgage payment (include lot rented for mobile home)	\$ _____
Are real estate taxes included? Yes _____ No <input checked="" type="checkbox"/>	
Is property insurance included? Yes _____ No <input checked="" type="checkbox"/>	
Utilities: Electricity and heating fuel	\$ 180.00
Water and sewer	\$ _____
Telephone	\$ 50.00
Other Television	\$ 75.00
_____	\$ _____
_____	\$ _____
Home maintenance (repairs and upkeep)	\$ 50.00
Food	\$ 350.00
Clothing	\$ 40.00
Laundry and dry cleaning	\$ 25.00
Medical and dental expenses	\$ 20.00
Transportation (not including car payments)	\$ 180.00
Recreation, clubs and entertainment, newspapers, magazines, etc.	\$ 100.00
Charitable contributions	\$ _____
Insurance (not deducted from wages or included in home mortgage payments)	
Homeowner's or renter's	\$ _____
Life	\$ _____
Health	\$ _____
Auto	\$ 120.00
Other _____	\$ _____
_____	\$ _____
_____	\$ _____
Taxes (not deducted from wages or included in home mortgage payments)	
(Specify) _____	\$ _____
_____	\$ _____
_____	\$ _____
Installment payments (in chapter 12 and 13 cases, do not list payments to be included in the plan)	
Auto	\$ _____
Other _____	\$ _____
_____	\$ _____
Alimony, maintenance, and support paid to others	\$ _____
Payments for support of additional dependents not living at your home	\$ _____
Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$ _____
Other Miscellaneous	\$ 100.00
_____	\$ _____
_____	\$ _____
_____	\$ _____
_____	\$ _____
_____	\$ _____

TOTAL MONTHLY EXPENSES (Report also on Summary of Schedules)

\$ 1,290.00

(FOR CHAPTER 12 AND 13 DEBTORS ONLY)

Provide the information requested below, including whether plan payments are to be made bi-weekly, monthly, annually, or at some other regular interval.

A. Total projected monthly income	\$ _____
B. Total projected monthly expenses	\$ _____
C. Excess income (A minus B)	\$ _____
D. Total amount to be paid into plan each _____	\$ _____

(interval)

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of _____ **20** sheets, and that
(Total shown on summary page plus 1)
they are true and correct to the best of my knowledge, information, and belief.

Date: June 16, 2005 Signature: /s/ Billy S. Bulkley
Billy S. Bulkley Debtor

Date: June 16, 2005 Signature: /s/ Tammy L. Bulkley
Tammy L. Bulkley (Joint Debtor, if any)

[If joint case, both spouses must sign.]

CERTIFICATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)

I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document.

Printed or Typed Name of Bankruptcy Petition Preparer

Social Security No.
(Required by 11 U.S.C. § 110(c).)

Address

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document:

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.

Signature of Bankruptcy Petition Preparer

Date

A bankruptcy petition preparer's failure to comply with the provision of title 11 and the Federal Rules of Bankruptcy Procedures may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF CORPORATION OR PARTNERSHIP

I, the _____ (the president or other officer or an authorized agent of the corporation or a member or an authorized agent of the partnership) of the _____
(corporation or partnership) named as debtor in this case, declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of _____ sheets, and that they are true and correct to the best of my knowledge, information, and belief.
(Total shown on summary page plus 1)

Date: _____ Signature: _____

(Print or type name of individual signing on behalf of debtor)

[An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.]

Penalty for making a false statement or concealing property. Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

United States Bankruptcy Court
Western District of New York

IN RE:

Case No. _____

Bulkley, Billy S. & Bulkley, Tammy L.

Chapter **7**

Debtor(s)

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs.

Questions 1-18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19-25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within the six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

1. Income from employment or operation of business

None ☐ State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE (if more than one)
4,200.00	2005-employment
8,375.00	2004-employment
11,083.00	2003-employment

2. Income other than from employment or operation of business

None ☐ State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
1,852.00	2005-food stamps
5,650.00	2004-Heap & food stamps
3,175.00	2003-Heap & food stamps

3. Payments to creditors

None ☒ a. List all payments on loans, installment purchases of goods or services, and other debts, aggregating more than \$600 to any creditor, made within **90 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None ☒ b. List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

4. Suits and administrative proceedings, executions, garnishments and attachments

None ☒ a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None ☒ b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

5. Repossessions, foreclosures and returns

None ☒ List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

6. Assignments and receiverships

None ☒ a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and joint petition is not filed.)

None ☒ b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

7. Gifts

None ☒ List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

8. Losses

None ☒ List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case**. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

9. Payments related to debt counseling or bankruptcy

None ☐ List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under bankruptcy law or preparation of a petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE	DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
Stewart E. McDivitt, Esq. P.O. Box 359 Montour Falls, NY 14865	May 22, 2005	\$750.00 plus filing fees

10. Other transfers

None ☐ List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR	DATE	DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED
Gerald Copp husbands brother	May 2004	1995 Nissan Sentra received \$100.00 - value \$100.00

11. Closed financial accounts

- None ☐ List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, association, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)
-

12. Safe deposit boxes

- None ☒ List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)
-

13. Setoffs

- None ☒ List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)
-

14. Property held for another person

- None ☒ List all property owned by another person that the debtor holds or controls.
-

15. Prior address of debtor

- None ☒ If the debtor has moved within the **two years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.
-

16. Spouses and Former Spouses

- None ☒ If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the **six-year period** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.
-

17. Environmental Information

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

- None ☒ a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law.
-

- None ☒ b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.
-

- None ☒ c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.
-

18. Nature, location and name of business

None ☐ a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partnership, sole proprietorship, or was a self-employed professional within the **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within the **six years** immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within the **six years** immediately preceding the commencement of this case.

NAME	TAXPAYER I.D. NUMBER	ADDRESS	NATURE OF BUSINESS	BEGINNING AND ENDING DATES
Town And Country Disposal Service			Trash hauling	4/2003 to present

None ☒ b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within the **six years** immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or otherwise self-employed.

(An individual or joint debtor should complete this portion of the statement **only** if the debtor is or has been in business, as defined above, within the six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

19. Books, records and financial statements

None ☐ a. List all bookkeepers and accountants who within the **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS	DATES SERVICES RENDERED
Mrs. Bulkley And Violet Ayers	4/2003 to present

None ☐ b. List all firms or individuals who within the **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME AND ADDRESS	DATES SERVICES RENDERED
Mrs. Bulkley Does	

None ☐ c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME AND ADDRESS
Mrs. Bulkley Does

None ☒ d. List all financial institutions, creditors, and other parties, including mercantile and trade agencies, to whom a financial statement was issued within the **two years** immediately preceding the commencement of the case by the debtor.

20. Inventories

None ☒ a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

None ☒ b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.

21. Current Partners, Officers, Directors and Shareholders

None ☐ a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS	NATURE OF INTEREST	PERCENTAGE OF INTEREST
Violet Ayers	partner	33.000000
Billy Bulkley	partner	33.000000
Gerald Copp	partner	33.000000

None ☒ b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

22. Former partners, officers, directors and shareholders

None ☒ a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

None ☒ b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within **one year** immediately preceding the commencement of this case.

23. Withdrawals from a partnership or distributions by a corporation

None ☒ If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

24. Tax Consolidation Group

None ☒ If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within the **six-year period** immediately preceding the commencement of this case.

25. Pension Funds.

None ☒ If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within the **six-year period** immediately preceding the commencement of the case.

[If completed by an individual or individual and spouse]

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date: **June 16, 2005** Signature **/s/ Billy S. Bulkley**
of Debtor **Billy S. Bulkley**

Date: **June 16, 2005** Signature **/s/ Tammy L. Bulkley**
of Joint Debtor **Tammy L. Bulkley**
(if any)

0 continuation pages attached

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. § 152 and 3571.

United States Bankruptcy Court
Western District of New York

IN RE:

Case No. _____

Bulkley, Billy S. & Bulkley, Tammy L.

Chapter **7**

Debtor(s)

CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

1. I have filed a schedule of assets and liabilities which includes consumer debts secured by property of the estate.
2. I intend to do the following with respect to the property of the estate which secures those consumer debts:

a. Property to be Surrendered

DESCRIPTION OF PROPERTY

CREDITOR'S NAME

None

b. Property to be Retained [Check any applicable statement.]

DESCRIPTION OF PROPERTY

CREDITOR'S NAME

PROPERTY
IS CLAIMED
AS EXEMPT

PROPERTY
WILL BE
REDEEMED
PURSUANT
TO 11 U.S.C.
§ 722

DEBT WILL
BE RE-
AFFIRMED
PURSUANT
TO 11 U.S.C.
§ 524(C)

None

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06/16/2005

/s/ Billy S. Bulkley

/s/ Tammy L. Bulkley

Date

Billy S. Bulkley

Debtor

Tammy L. Bulkley

Joint Debtor (if applicable)

CERTIFICATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)

I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document.

Printed or Typed Name of Bankruptcy Petition Preparer

Social Security No.

(Required by 11 U.S.C. § 110(c).)

Address

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document:

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.

Signature of Bankruptcy Petition Preparer

Date

A bankruptcy petition preparer's failure to comply with the provision of title 11 and the Federal Rules of Bankruptcy Procedures may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

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United States Bankruptcy Court
Western District of New York

IN RE:

Case No. _____

Bulkley, Billy S. & Bulkley, Tammy L.

Chapter 7

Debtor(s)

VERIFICATION OF CREDITOR MATRIX

The above named debtor(s) hereby verify(ies) that the attached matrix listing creditors is true to the best of my(our) knowledge.

Date: June 16, 2005

Signature: /s/ Billy S. Bulkley
Billy S. Bulkley

Debtor

Date: June 16, 2005

Signature: /s/ Tammy L. Bulkley
Tammy L. Bulkley

Joint Debtor, if any

Americredit Financial
1100 West Grove Parkwy, Suite 101
Phoenix, AZ 85283

Americredit Financial
C/O Oxford Management
CS9018
Melville, NY 11747

Armstrong Telephone Co.
C/O Hornell Collection Bureau
136 East Front Street
Addison, NY 14801

Avon Products, Inc.
C/O LTD Financial Services
PO Box 630769
Houston, TX 77263

BMG Music Services
P.O. Box 1958
Indianapolis, IN 46291-1958

Brighter Vision Learning Adventures
PO Box 9038
Buffalo, NY 14269-9038

CAC Financial Corp.
2601 NW Expressway Suite 1000 East
Oklahoma City, OK 73112-7236

Children's BOMC
C/O Penn Credit Corp.
PO Bo 988
Columbus, OH 43236

Children's BOMC
Customer Service Center
Camp Hill, PA 17012

Children's BOMC
C/O Allied Interstate
PO Box 361445
Columbus, OH 43236

Citgo Credit
Processing Center
Des Moines, IA 50362-0300

Citgo Credit
C/O Northland Group
PO Box 309905
Edina, MN 55439

Citi Cards
P.O. Box 8118
S. Hackensack, NJ 07606-8118

CitiBank
C/O Academy Collection Services
10965 Decatur Road
Philadelphia, PA 19154-3210

Citifinancial
C/O New Century Financial
2 Ridgedale Ave, Suite 104
Cedar Knolls, NJ 07927

Citifinancial
C/O Mel S. Harris And Assoc.
116 John Street, Suite 1510
New York, NY 10038

Citifinancial Co.
P.O. Box 629
Bath, NY 14810-0629

Columbia House
P.O. Box 1114
Terre Haute, IN 47811-1114

Corning Hospital
176 Denison Pkwy. E.
Corning, NY 14830

Corning Hospital
C/O Creditors Collection Services
PO Box 66
Elmira, NY 14902

DIRECTV
P.O. Box 78627
Phoenix, AZ 85062

Discover
P.O. Box 15251
Wilmington, DE 19886-5251

Figis Inc.
C/O Chase Receivables
1247 Broadway
Sonoma, CA 95476

Finger Hut
P.O. Box 166
Newark, NJ 07101

GE Capital Corp.
PO Box 960061
Orlando, FL 32896-0061

Grolier Books
C/O RMCB
2269 Sawmill River Rd., Bldg. 3
Elmsford, NY 10523

Handyman Club Of America
C/O RMCB
2269 South Sawmill River Rd., Bldg. 3
Elmsford, NY 10523

Handyman Club Of America
PO Box 3412
Minnetonka, MN 55343

JC Penney
PO Box 32000
Orlando, FL 32890-0002

Kenneth P Craig
PO Box 257
Horseheads, NY 14845

MBIA
C/O RMS
260 East Wentworth Ave.
West St. Paul, MN 55118-3525

Merchants Credit Guide Co.
223 W. Jackson Blvd.
Chicago, IL 60606

Midnight Velvet
1112 Seventh Avenue
Monroe, WI 53566-1364

NCO Financial Systems
P.O. Box 41417, Dept 99
Philadelphia, PA 19101

Osi Collection Services
PO Box 550720
Jacksonville, FL 32255-0720

Palisades Collection
P.O. Box 1274
Englewood Cliffs, NJ 07632-0274

Palisades Collection
C/O Forster & Garbus
P.O. Box 9030
Farmingdale, NY 11735-9030

Planned Parenthood Of Southern Fingerlak
310 South Main Street
Horseheads, NY 14845

Providian
P.O. Box 660022
Dallas, TX 75266-0022

Providian
C/O Capital Management Services
726 Exchange Street, Suite 700
Buffalo, NY 14210

Reader Service
PO Box 9025
Buffalo, NY 14269

Regional Pathology Assoc.
218 Denison Pkwy. E. Suite 2
Corning, NY 14830

Robert Cole, MD
218 Denison Parkway, East
Corning, NY 14830

Rominder Singh, DDS
Chemung Dental Health
170 Miller Street
Horseheads, NY 14845

Sam's Club Credit Card
P.O. Box 105980, Dept. 77
Atlanta, GA 30353-5980

Sears
P.O. Box 182156
Columbus, OH 43218-2156

Sherman Acquisition
C/O Weltman, Weinberg & Reis
323 West Lakeside Ave., Suite 200
Cleveland, OH 44113-1099

Sherman Acquisition
C/O Redline Recovery Services
1145 Sanctuary Pkwy, Suite 350
Alpharetta, GA 30004-4756

Sherman Acquisition
C/O Capital Management Services
726 Exchange Street, Suite 700
Buffalo, NY 14210

Southern Tier Pediatrics
302 Hoffman Street
Elmira,, NY 14905

Spiegel
FCNB Processing Center
9310 SW Gemini Drive
Beaverton, OR 97078-0001

Stellar Collection
PO Box 6960
Syracuse, NY 13217

Stephen King Library
Customer Service Center
Camp Hill, PA 17012

Swiss Colony
1112 7th Ave.
Monroe, WI 53566-1364

Tanguile Adaniel, MD
C/O TCB Enterprises
PO Box 1224
Elmira, NY 14902

The Bradford Exchange
C/O Universal Fidelity
PO Box 941911
Houston, TX 77094

Thomas J. Russell, Esq.
20 South Olive Street
Media, PA 19063

Zales Credit Plan
C/O Academy Collection Services
10965 Decatur Road
Philadelphia, PA 19154-3210

Zales Credit Plan
PO Box 9025
Des Moines, IA 50368-9025

United States Bankruptcy Court
Western District of New York

IN RE:

Case No. _____

Bulkley, Billy S. & Bulkley, Tammy L.

Chapter **7**

Debtor(s)

DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR

1. Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the above-named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

For legal services, I have agreed to accept \$ **750.00**

Prior to the filing of this statement I have received \$ **750.00**

Balance Due \$ **0.00**

2. The source of the compensation paid to me was: ☒ Debtor ☐ Other (specify):
3. The source of compensation to be paid to me is: ☐ Debtor ☐ Other (specify):
4. ☒ I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.
☐ I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation, is attached.
5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:
- a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
 - b. Preparation and filing of any petition, schedules, statement of affairs and plan which may be required;
 - c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;
 - d. Representation of the debtor in adversary proceedings and other contested bankruptcy matters;
 - e. [Other provisions as needed]
6. By agreement with the debtor(s), the above disclosed fee does not include the following services:
Unusual amounts of work.

CERTIFICATION

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

June 16, 2005

Date

/s/ Stewart E. McDivitt

Signature of Attorney

STEWART E. McDIVITT, Esq.

Name of Law Firm